

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

JANINE CHARBONEAU,  
*Plaintiff,*

v.

BANK OF AMERICA, N.A.,  
SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP, fka  
COUNTRYWIDE HOME LOANS  
SERVICING, LP,  
*Defendant.*

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Case No. 4:13-cv-79

**MEMORANDUM ADOPTING REPORT AND  
RECOMMENDATIONS OF THE UNITED STATES MAGISTRATE JUDGE**


Came on for consideration the report of the United States Magistrate Judge in this action, this matter having been heretofore referred to the United States Magistrate Judge pursuant to 28 U.S.C. § 636. On August 14, 2013, the report of the Magistrate Judge was entered containing proposed findings of fact and recommendations that Defendant's Motion to Dismiss and Brief in Support (Dkt. 4) be GRANTED.

No objections to the report were filed. The court hereby adopts the findings and conclusions of the Magistrate Judge as the findings and conclusions of this court.

Therefore, Defendant's Motion to Dismiss and Brief in Support (Dkt. 4) is GRANTED, and Plaintiff's claims are DISMISSED WITH PREJUDICE.

**IT IS SO ORDERED.**

**SIGNED this the 27th day of September, 2013.**



RICHARD A. SCHELL  
UNITED STATES DISTRICT JUDGE